

AMENDMENTS TO THE SPECIFICATION

Please add the following new paragraph following the title and prior to the heading “Background – Field of the Invention”:

-- **CROSS REFERENCE TO RELATED APPLICATIONS**

This application is a continuation of application Serial No. 09/938,713, filed August 23, 2001, entitled “Structural Thermal Framing and Panel System for Assembling Finished or Unfinished Walls with Multiple Panel Combinations for Poured and Nonpoured Walls,” and to Provisional Application Serial No. 60/197,039, both of which are incorporated herein in their entirety, and to both of which priority is claimed. --